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FIG. 1 (part 1)

1c869 U.S. PTO
09/614762
07/11/00

REPORT	CURRENT CLIENT AWARENESS	ILLUMINATED CLIENT AWARENESS
Bank Balance Data	Service charges paid with comp balances considered	Actual bottom-line service charges paid
Earnings Credit Analysis	Incorrect assumptions as to earnings attained through assets	Actual Yield %, Additional Income Realized from Getting T-Bill Rate, Banks Which Are Shaving Points off of T-Bill
	Most clients have no awareness to money made by Fed Funds investing	Shows money bank is making by investing it at Fed Funds Rate
	No simple method of becoming aware of how well their banks are doing, would require research of bank's annual report. Not aware of how much the difference is between bank earnings and what earnings credit posted is.	Shows how much money bank is making over and above the earnings credit posted
Earnings Credit Analysis (Negative Collected)	Incorrect assumptions or no knowledge of what the ratio is between EC and Neg. Collected	Shows exactly what this ratio is. Ultimate fairness would be 1:1
Checks, Deposits and Float Data	Has no simple way to know bank float tables can differ from actual days check was floated	Ensures when money is available to bank it becomes earning asset for client
	No simple method of verifying proper check distribution pertaining to In District/Out Of District	Verifies that In District/Out of District ratios are realistic.
	No simple method of verifying Checks On Us	Ensures that cash which should be immediately available is actually avail.
Breakdown By Service Charge Groups	No method of determining how the service charges are allocated	Sees breakdown by Deposit Costs, Check Costs and Account Maintenance
By User Selected Groups	Cannot analyze any portion of the service charges, especially between banks	Sees complete analysis of any service category desired

Unit Price Summary	No method of consolidating or even knowing what each line item service charge is costing	Shows every line item, every bank and every store – includes monthly totals, yearly projections.
Analysis By Unit Price	No way of knowing which banks are more competitive than others	Makes negotiating with bank possible
Deposit Ticket Costs	No way of knowing the precise cost of making bank deposits	Tracks each bank and all costs related to deposit tickets
	Automatically makes deposits daily or twice daily. Follows old adage, get the money in the bank as quickly as possible.	Shows potential bottom-line loss if certain break even points are not met.
Cash Activity Costs	Total cost is now easily attainable, still does not determine best method.	Shows the best method of handling the counting of cash per \$1000
	Client assumes bank's reporting is correct	Provides a check and balance for client that proper amount of cash is being counted
Banking Activity		Report facilitates illumination.

FIG. 1 (part 2)

Bank Balance Data

SUPER-CON STORES
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	Bank	Bank	City	State	Average Ledger Balance	Float	Average Collected Balance	Avg Negative Collected	Avg Positive Collected	Reserve	Average Investable Balance	EC	Earnings	Negative Collected	Negative Collected	Service Charges
1	013	EASTERN SAVINGS CO.	CLEVELAND	OH	12,184	386	11,798	0	11,798	1,180	10,618	4.38	38.76	0.00	0.00	569.68
2	024	WESTERN SAVINGS CO.	CLEVELAND	OH	553,489	78,882	474,607	30,658	505,265	50,527	454,739	3.77	1,428.64	11.00	281.03	15035.17
3	050	THE BANK OF NASHVILLE	NASHVILLE	TN	37,178	1,522	35,656	0	35,656	3,566	32,090	4.00	106.97	0.00	0.00	663.16
4	106	UNITED NATIONS BANK	ATLANTA	GA	8,043	30	8,013	0	8,013	801	7,212	3.69	22.18	0.00	0.00	212.60
5	182	BANK WITH U.S.	CINCINNATI	OH	377,046	11,909	365,137	0	365,137	36,514	328,623	3.90	1,068.03	0.00	0.00	7347.35
6	211	COMMERCIAL BANK	DETROIT	MI	7,653	187	7,467	0	7,467	747	6,720	4.60	25.76	0.00	0.00	450.11
7	242	THE BANK OF CLEVELAND	CLEVELAND	OH	-1,282,706	20,491	-1,303.19	2,134.97	831,780	83,178	748,602	4.26	2,656.41	4.36	7,763.31	17169.48
8	251	MIDWESTERN BANK ONE	YOUNGSTOWN	OH	23,899	59	23,840	0	23,840	2,384	21,456	3.00	53.64	0.00	0.00	255.89
9	484	APPLE BANK	ERIE	PA	6,962	51	6,911	0	6,911	691	6,220	3.78	19.59	0.00	0.00	125.77
10	493	NCP BANK	LOUISVILLE	KY	185,210	11,425	173,785	0	173,785	17,379	156,407	4.28	557.85	0.00	0.00	4626.32
11	567	SOUTHERN UNION BANK	MEMPHIS	TN	8,536	342	8,194	0	8,194	819	7,374	4.80	29.50	0.00	0.00	71.43
12	741	NORTHERN TRUST BANK	KNOXVILLE	TN	9,966	554	9,412	0	9,412	941	8,471	3.36	23.72	0.00	0.00	326.36
13	849	NORTHERN TRUST BANK	CAMPBELLVILLE	KY	4,326	70	4,256	0	4,256	426	3,830	0.00	0.00	0.00	0.00	49.50
14	850	BANK OF ENGLAND	LONDON	KY	5,037	0	5,037	0	5,037	504	4,533	5.12	19.32	0.00	0.00	26.78
15	851	NATIONAL BANK	LOUISVILLE	KY	4,294	460	3,834	0	3,834	460	3,374	2.30	6.47	0.00	0.00	16.11
16	852	SOUTHERN BANK	LEXINGTON	KY	2,754	19	2,735	0	2,735	274	2,462	4.10	8.41	0.00	0.00	19.44
17	853	MIDWESTERN TRUST CO	MIDDLESBORO	KY	10,476	1,135	9,341	0	9,341	934	8,407	4.25	29.78	0.00	0.00	107.78
18	854	NEBRASKA TRUST	HODGENVILLE	KY	16,923	1,441	15,482	0	15,482	1,548	13,934	4.19	48.65	0.00	0.00	184.13
19	855	TRISTAR BANK	CLEVELAND	OH	49,493	1,228	48,265	0	48,265	4,827	43,439	3.68	133.21	0.00	0.00	1218.14
20	856	SKY TRUST	AKRON	OH	11,304	14	11,290	0	11,290	1,129	10,161	1.99	16.85	0.00	0.00	42.74
21	857	KEY TRUST	EAST LIVERPOOL	OH	12,242	47	12,195	0	12,195	1,220	10,976	4.89	44.73	0.00	0.00	118.20
22	858	KEY UNION BANK	CLEVELAND	OH	35,890	0	35,890	6,930	42,820	4,282	38,538	0.59	18.95	0.00	0.00	8556.36
Totals:					100,199	130,251	-30,052	2,172,565	2,142,513	214,328	1,928,185	6.357	40	8,044.34	\$57,192.50	

Fig. 2

SUPER-CON STORES
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Earnings Credit Analysis

3a

3b

3c

3e

Bank	Bank Name	City	State	Average		EC	Basis Points	Earnings Credit	Annual Projected Income				Income Differences			
				Investable					Treasury Bill	Federal Funds	Interest Yield		Treasury Bill	Federal Funds	Interest Yield	
1	849 NORTHERN TRUST BANK KY	CAMPBELLVILLE KY	OH	3,830	0.00	503.00	0.00	0.00	192.65	210.65	306.40	192.65	192.65	210.65	306.40	
2	858 KEY UNION BANK	CLEVELAND OH	OH	38,538	0.59	444.00	227.37	1,938.47	1,938.47	2,119.60	3,083.05	1,711.09	1,892.22	1,892.22	2,855.67	
3	856 SKY TRUST	AKRON OH	OH	10,161	1.99	304.00	202.21	511.11	511.11	558.86	812.89	308.90	308.90	356.66	610.69	
4	851 NATIONAL BANK	LOUISVILLE KY	KY	3,374	2.30	273.00	77.60	169.70	169.70	185.56	269.90	92.10	107.96	107.96	192.30	
5	251 MIDWESTERN BANK ONE	YOUNGSTOWN OH	OH	21,456	3.00	203.00	643.68	1,079.23	1,079.23	1,180.08	1,716.47	435.56	435.56	536.40	1,072.80	
6	741 NORTHERN TRUST BANK	KNOXVILLE TN	TN	8,471	3.36	167.00	284.62	426.08	426.08	465.89	677.66	141.46	141.46	181.28	393.05	
7	855 TRISTAR BANK	CLEVELAND OH	OH	43,439	3.68	135.00	1,598.54	2,184.96	2,184.96	2,389.12	3,475.08	586.42	586.42	790.58	1,876.54	
8	106 UNITED NATIONS BANK	ATLANTA GA	GA	7,212	3.69	134.00	266.13	362.77	362.77	396.66	576.96	96.64	96.64	130.54	310.84	
9	024 WESTERN SAVINGS CO.	CLEVELAND OH	OH	454,739	3.77	126.00	17,143.64	22,873.35	22,873.35	25,010.62	36,379.08	5,729.71	5,729.71	7,866.98	19,235.44	
10	484 APPLE BANK	ERIE PA	PA	6,220	3.78	125.00	235.11	312.86	312.86	342.09	497.59	77.75	77.75	106.98	262.48	
11	182 BANK WITH U.S.	CINCINNATI OH	OH	328,623	3.90	113.00	12,816.31	16,529.75	16,529.75	18,074.28	26,289.86	3,713.44	3,713.44	5,257.97	13,473.56	
12	050 THE BANK OF NASHVILLE	NASHVILLE TN	TN	32,090	4.00	103.00	1,283.62	1,614.15	1,614.15	1,764.97	2,567.23	330.53	330.53	481.36	1,283.62	
13	852 SOUTHERN BANK	LEXINGTON KY	KY	2,462	4.10	93.00	100.92	123.81	123.81	135.38	196.92	22.89	22.89	34.46	96.00	
14	854 NEBRASKA TRUST	HODGENVILLE KY	KY	13,934	4.19	84.00	583.83	700.87	700.87	766.36	1,114.70	117.04	117.04	182.53	530.88	
15	853 MIDWESTERN TRUST CO	MIDDLESBORO KY	KY	8,407	4.25	78.00	357.31	422.88	422.88	462.40	672.58	65.58	65.58	105.09	315.27	
16	242 THE BANK OF CLEVELAND	CLEVELAND OH	OH	748,602	4.26	77.18	31,876.96	37,654.66	37,654.66	41,173.09	59,888.13	5,777.71	5,777.71	9,296.14	28,011.18	
17	493 NCP BANK	LOUISVILLE KY	KY	156,407	4.28	75.00	6,694.20	7,867.25	7,867.25	8,602.36	12,512.52	1,173.05	1,173.05	1,908.16	5,818.32	
18	013 EASTERN SAVINGS CO.	CLEVELAND OH	OH	10,618	4.38	65.00	466.08	534.10	534.10	584.00	849.46	69.02	69.02	118.92	384.38	
19	211 COMMERCIAL BANK	DETROIT MI	MI	6,720	4.60	43.00	309.12	338.01	338.01	369.60	537.59	28.90	28.90	60.48	228.48	
20	567 SOUTHERN UNION BANK	MEMPHIS TN	TN	7,374	4.80	23.00	353.96	370.92	370.92	405.58	589.94	16.96	16.96	51.62	235.98	
21	857 KEY TRUST	EAST LIVERPOOL OH	OH	10,976	4.89	14.00	536.72	552.09	552.09	603.67	878.07	15.37	15.37	66.95	341.35	
22	850 BANK OF ENGLAND	LONDON KY	KY	4,533	5.12		231.87	228.02	228.02	249.32	362.65	-3.85	-3.85	17.45	130.78	
				1,928,185	3.59		76,288.78	96,987.69	96,987.69	106,050.15	154,254.77	20,702.76	20,702.76	29,761.38	77,965.99	

Legend

Total Reserved
Non Earning Asset: 214,328
Actual Collected: 2,142,513
Actual Yield %: 3.56%

Base Points Shaded
200 and over Red
100 to 199 Light
26 to 99 Purple
1 to 25 Green
0 Blue

Fig. 3

3d

SUPER-CON STORES
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Earnings Credit And Negative Collected Rates

Bank Name	City	State	Average Investable	EC	Basis Points	Income Lost On Earn Cr	Negative Collected Balance	Negative Collected Rate	Negative Collected Charge	Negative Charge at Prime	Negative Charge at Earn Cr	NSF Charges	Uncollected Fund Charges
1 849 NORTHERN TRUST BANK KY	CAMPBELLVILLE	KY	3,830	0.00	503.00	192.65	0	0	0	0	0	0	0
2 858 KEY UNION BANK OH	CLEVELAND	OH	38,538	0.59	444.00	1,711.09	6,930	0	0	0	0	0	0
3 856 SKY TRUST OH	AKRON	OH	10,161	1.99	304.00	308.90	0	0	0	0	0	0	0
4 851 NATIONAL BANK KY	LOUISVILLE	KY	3,374	2.30	273.00	92.10	0	0	0	0	0	0	0
5 251 MIDWESTERN BANK ONE OH	YOUNGSTOWN	OH	21,456	3.00	203.00	435.56	0	0	0	0	0	0	0
6 741 NORTHERN TRUST BANK TN	KNOXVILLE	TN	8,471	3.36	167.00	141.46	0	0	0	0	0	0	0
7 855 TRISTAR BANK OH	CLEVELAND	OH	43,439	3.68	135.00	586.42	0	0	0	0	0	0	0
8 106 UNITED NATIONS BANK GA	ATLANTA	GA	7,212	3.69	134.00	96.64	0	0	0	0	0	0	0
9 024 WESTERN SAVINGS CO. OH	CLEVELAND	OH	454,739	3.77	126.00	5,729.71	0	0	0	0	0	0	0
10 484 APPLE BANK PA	ERIE	PA	6,220	3.78	125.00	77.75	30,658	11.00	281.03	198.00	96.32	26.00	25.00
11 182 BANK WITH U.S. OH	CINCINNATI	OH	328,623	3.90	113.00	3,713.44	0	0	0	0	0	0	0
12 050 THE BANK OF NASHVILLE TN	NASHVILLE	TN	32,090	4.00	103.00	330.53	0	0	0	0	0	0	0
13 852 SOUTHERN BANK KY	LEXINGTON	KY	2,462	4.10	93.00	22.89	0	0	0	0	0	0	0
14 854 NEBRASKA TRUST KY	HODGENVILLE	KY	13,934	4.19	84.00	117.04	0	0	0	0	0	0	0
15 853 MIDWESTERN TRUST CO KY	MIDDLESBORO	KY	8,407	4.25	78.00	65.58	0	0	0	0	0	0	0
16 242 THE BANK OF CLEVELAND OH	CLEVELAND	OH	748,602	4.26	77.18	5,777.71	2,134,977	4.36	7763.31	13788.39	7575.97	75.00	0
17 493 NCP BANK OH	LOUISVILLE	KY	156,407	4.28	75.00	1,173.05	0	0	0	0	0	50.00	0
18 013 EASTERN SAVINGS CO. OH	CLEVELAND	OH	10,618	4.38	65.00	69.02	0	0	0	0	0	0	0
19 211 COMMERCIAL BANK MI	DETROIT	MI	6,720	4.60	43.00	28.90	0	0	0	0	0	0	0
20 567 SOUTHERN UNION BANK TN	MEMPHIS	TN	7,374	4.80	23.00	16.96	0	0	0	0	0	0	0
21 857 KEY TRUST OH	EAST LIVERPOOL	OH	10,976	4.89	14.00	15.37	0	0	0	0	0	0	0
22 850 BANK OF ENGLAND KY	LONDON	KY	4,533	5.12	0	-3.85	0	0	0	0	0	0	0
			1,928,185	3.59		20,698.91	2,172,565		8,044.34	14,031.15	7,675.69	196.00	25.00

4a

4b

Legend

Bank Points Shaded

200 and over Red

100 to 199 Light

26 to 99 Purple

1 to 25 Green

0 Blue

Fig. 4

SUPER-CON STORES
10/31/1999

Checks, Deposits And Float

Sorted by Average Check Size

50

56

52

	Bank	Bank	#	Average Float Per Store	Deposit Tickets	Mixed Deposits	Checks In District	Out Of Total	Two Day %	Total Checks	Daily Avg Chk Deposit	Total Floated Checks	Ttl Cks Dep Not On Us	Avg Check Size
1	493	NCP BANK	36	11,425	933	26	71	443	736	60.2%	20	665	18	515.41
2	106	UNITED NATIONS	1	30	29	29	2	2	100.0%	2	2	2	2	447.15
3	024	WESTERN	82	78,882	3997	49	5193	546	7443	7.3%	91	6596	80	358.77
4	211	COMMERCIAL	3	187	123	41	24	24	0.0%	8	24	24	8	233.19
5	741	NORTHERN	2	554	58	29	3	91	0.0%	46	2	88	44	188.86
6	251	MIDWESTERN	2	59	89	45	11	11	0.0%	6	11	11	6	160.55
7	567	SOUTHERN UNION	1	342	28	28	12	22	26.2%	84	3	72	72	142.49
8	050	THE BANK OF	4	1,522	380	37	5	81	24.0%	84	3	332	83	137.53
9	851	NATIONAL BANK	1	460	28	28	251	26	105	131.47	4	105	105	129.88
10	242	THE BANK OF	130	20,491	6166	47	1434	821	9315	8.8%	72	4733	36	129.88
11	853	MIDWESTERN	1	1,135	71	71	193	397	590	67.3%	20	397	397	85.74
12	856	SKY TRUST	1	14	30	30	5	5	0.0%	5	1	5	5	84.30
13	013	EASTERN	6	386	176	169	169	169	0.0%	28	1	169	28	68.47
14	182	BANK WITH U.S.	60	11,909	2496	42	6365	6365	0.0%	106	4	6365	106	56.13
15	855	TRISTAR BANK	17	1,228	718	42	857	857	0.0%	50	2	857	50	43.00
16	852	SOUTHERN BANK	1	19	22	22	36	50	0.0%	50	2	14	14	40.71
17	484	APPLE BANK	1	51	6	6	14	79	0.0%	79	3	65	65	23.54
18	849	NORTHERN	1	70	34	34	64	5	2.9%	170	6	106	106	19.95
19	854	NEBRASKA	1	1,441	31	2921	101	2921	0.0%	2921	97	2921	2921	14.80
20	858	KEY UNION BANK	135	0	5254	39	299	2610	2909	89.7%	22	2909	22	.00
21	850	BANK OF	1	0	31	31	1	30	0.0%	30	1	29	29	.00
22	857	KEY TRUST	5	47	177	35	1	30	0.0%	30	1	29	29	.00
	Total:		492	130,251	20,644	42	5,828	32,293	15.3%					
				6,092.60		17,295	4,217	4,953						26465

Fig. 5

SUPER-CON STORES
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Breakdown By Service Charge Groups

6a									
Bank	Bank Name	Annual Service Charges	Depository Costs	% Cost	Check Deposit Costs	% Cost	Data Info Costs	% Cost	Total Service Charges
1 013	EASTERN SAVINGS CO.	6,836.21	4,925.03	72.04%	705.36	10.32%	900.00	13.17%	6,530.39
2 024	WESTERN SAVINGS CO.	180,422.05	114,717.96	63.58%	19,488.90	10.80%	22,780.32	12.63%	156,987.18
3 050	THE BANK OF NASHVILLE	7,957.86	6,784.20	85.25%	609.66	7.66%	180.00	2.26%	7,573.86
4 106	UNITED NATIONS BANK	2,551.20	2,384.40	93.46%	2.76	0.11%	144.00	5.64%	2,531.16
5 182	BANK WITH U.S.	88,168.23	68,550.27	77.75%	7,039.56	7.98%	4,620.00	5.24%	80,209.83
6 211	COMMERCIAL BANK	5,401.26	4,875.30	90.26%	96.00	1.78%	240.00	4.44%	5,211.30
7 242	THE BANK OF CLEVELAND	206,033.76	85,680.00	41.59%	12,193.86	5.92%	6,948.00	3.37%	104,821.86
8 251	MIDWESTERN BANK ONE	3,070.70	2,810.30	91.52%	13.20	0.43%	204.00	6.64%	3,027.50
9 484	APPLE BANK	1,509.25	1,173.85	77.78%	214.80	14.23%	120.00	7.95%	1,508.65
10 493	NCP BANK	55,515.79	48,407.16	87.20%	1,176.67	2.12%	4,188.00	7.54%	53,771.83
11 567	SOUTHERN UNION BANK	857.16	548.40	63.98%	99.36	11.59%	168.00	19.60%	815.76
12 741	NORTHERN TRUST BANK	3,916.32	2,989.20	76.33%	325.44	8.31%	312.00	7.97%	3,626.64
13 849	NORTHERN TRUST BANK KY	594.00	374.40	63.03%	122.40	20.61%	60.00	10.10%	556.80
14 850	BANK OF ENGLAND	321.40	0.00	0.00%	169.00	52.58%	120.00	37.34%	289.00
15 851	NATIONAL BANK	193.32	26.88	13.90%	88.20	45.62%	60.00	31.04%	175.08
16 852	SOUTHERN BANK	233.28	79.20	33.95%	30.72	13.17%	96.00	41.15%	205.92
17 853	MIDWESTERN TRUST CO	1,293.36	204.48	15.81%	945.60	73.11%	72.00	5.57%	1,222.08
18 854	NEBRASKA TRUST	2,209.61	167.16	7.57%	2,041.25	92.38%	0.00	0.00%	2,208.41
19 855	TRISTAR BANK	14,617.68	12,792.00	87.51%	1,007.04	6.89%	780.00	5.34%	14,579.04
20 856	SKY TRUST	512.88	126.00	24.57%	6.00	1.17%	156.00	30.42%	288.00
21 857	KEY TRUST	1,418.40	1,274.40	89.85%	0.00	0.00%	120.00	8.46%	1,394.40
22 858	KEY UNION BANK	102,676.32	24,127.80	23.50%	7,007.88	6.83%	27,121.56	26.41%	58,257.24
Annual Totals:		686,310.05	383,018.40	55.81%	53,383.66	7.78%	69,389.88	10.11%	505,791.94

Fig. 6

Breakdown By User Supplied Groups

Variable Information customized to the client.

SUPER-CON STORES
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Bank	Bank Name	Annual Service Charges	60 - NIGHT BAGS	%	Cost	Rolled Coin	%	Cost	Return Checks	%	Cost	Total	% of Total Service Charges
1 013	EASTERN SAVINGS CO.	6,836.21	0.00	0.00%		0.00	0.00%		192.00	2.81%	192.00	192.00	2.81%
2 024	WESTERN SAVINGS CO.	180,422.05	34,064.64	18.88%		0.00	0.00%		3,192.00	1.77%	3,192.00	37,256.64	20.65%
3 050	THE BANK OF NASHVILLE	7,957.86	0.00	0.00%		0.00	0.00%		120.00	1.51%	120.00	120.00	1.51%
4 106	UNITED NATIONS BANK	2,551.20	0.00	0.00%		0.00	0.00%		0.00	0.00%	0.00	0.00	0.00%
5 182	BANK WITH U.S.	88,168.23	0.00	0.00%		5,656.20	6.42%		1,287.00	1.46%	1,287.00	6,943.20	7.87%
6 211	COMMERCIAL BANK	5,401.26	0.00	0.00%		0.00	0.00%		0.00	0.00%	0.00	0.00	0.00%
7 242	THE BANK OF CLEVELAND	206,033.76	0.00	0.00%		4,590.60	2.23%		2,052.00	1.00%	2,052.00	6,642.60	3.22%
8 251	MIDWESTERN BANK ONE	3,070.70	0.00	0.00%		670.10	21.83%		0.00	0.00%	0.00	670.10	21.82%
9 484	APPLE BANK	1,509.25	96.00	6.36%		0.00	0.00%		120.00	7.95%	120.00	216.00	14.31%
10 493	NCP BANK	55,515.79	5,616.00	10.12%		2,114.40	3.81%		108.00	0.19%	108.00	7,838.40	14.12%
11 567	SOUTHERN UNION BANK	857.16	252.00	29.40%		0.00	0.00%		0.00	0.00%	0.00	252.00	29.40%
12 741	NORTHERN TRUST BANK	3,916.32	0.00	0.00%		48.00	1.23%		108.00	2.76%	108.00	156.00	3.98%
13 849	NORTHERN TRUST BANK KY	594.00	120.00	20.20%		152.40	25.66%		0.00	0.00%	0.00	272.40	45.86%
14 850	BANK OF ENGLAND	321.40	0.00	0.00%		0.00	0.00%		0.00	0.00%	0.00	0.00	0.00%
15 851	NATIONAL BANK	193.32	0.00	0.00%		0.00	0.00%		0.00	0.00%	0.00	0.00	0.00%
16 852	SOUTHERN BANK	233.28	0.00	0.00%		0.00	0.00%		0.00	0.00%	0.00	0.00	0.00%
17 853	MIDWESTERN TRUST CO	1,293.36	0.00	0.00%		0.00	0.00%		96.00	7.42%	96.00	96.00	7.42%
18 854	NEBRASKA TRUST	2,209.61	0.00	0.00%		155.16	7.02%		1,200.00	54.31%	1,355.16	1,355.16	61.33%
19 855	TRISTAR BANK	14,617.68	0.00	0.00%		199.20	1.36%		360.00	2.46%	360.00	559.20	3.83%
20 856	SKY TRUST	512.88	0.00	0.00%		0.00	0.00%		0.00	0.00%	0.00	0.00	0.00%
21 857	KEY TRUST	1,418.40	0.00	0.00%		0.00	0.00%		0.00	0.00%	0.00	0.00	0.00%
22 858	KEY UNION BANK	102,676.32	19,752.00	19.24%		0.00	0.00%		2,376.00	2.31%	2,376.00	22,128.00	21.55%
Annual Totals:		686,310.05	13,586.06	1.98%		59,900.64	8.73%		11,211.00	1.63%	11,211.00	84,697.70	12.34%

Fig. 7

Unit Price Summary (Excerpt)

Service	Description	Monthly Totals	Yearly	Average	Weighted Average
00211	CHK ENCODING CHARGE	1,251.17	15,014.03	0.015	0.075
00249	CHKS UNENC MIXED	124.76	1,497.08	0.0899	0.0913
00250	CHKS UNENC IN DIST	31.33	375.93	0.0863	0.0827
00251	CHKS UNENC LOCAL	458.18	5,498.21	0.0745	0.0796
00255	CHKS UNENC ON US	58.63	703.56	0.09	0.0915
00256	CHKS UNENC CLG HSE	449.20	5,390.40	0.1094	0.1132
00257	CHKS UNENC OUT DIST	60.00	720.00	0.10	0.10
00258	CHKS DEP UNENC RCPC	3.00	36.00	1.00	1.00
00259	FOOD COUPONS	17.16	205.92	0.22	0.22
00260	CHKS ENC REJECTED	934.25	11,211.00	4.4375	3.7221
00265	RETURN ITEM	466.00	5,592.00	2.5556	2.7251
00270	RETURN ITEM REDEPOSITED	0.10	1.20	0.10	0.10
00272	RETURN ITEM REDEP TRANSIT	0.30	3.60	0.10	0.10
00278	RETURN ITEM DUPLICATE REQ	6.00	72.00	1.00	1.00
00279	RETURN ITEM ALTERNATE ADVISE	12.00	144.00	0.75	0.3333
00284	RETURN ITEM ALTERNATE ADDRESS	651.55	7,818.60	0.0767	0.058
00305	COIN ORDERED VAULT	480.62	5,767.46	0.0583	0.0511
00306	COIN ORDERED BRANCH	50.00	600.00	50.00	50.00
00315	CONCENTRATION MAINT	13,295.94	159,551.32	0.8208	0.0005
00340	CURR DEP STANDARD	1,982.75	23,793.00	0.35	0.0004
00341	CURR DEP VAULT	1,768.50	21,222.00	0.50	0.0005
00342	DEP IMMED VER 1,000	90.00	1,080.00	2.00	2.00
00343	BRANCH DEPOSIT IN NON-STD BAG	17.70	212.40	0.30	0.30
00362	CURR DEP FULL STRAP	165.00	1,980.00	15.00	15.00
00370	CURR DEPOSIT CHARGE	7.50	90.00	0.06	0.0001
00395	CURR PROVIDED STANDARD	0.60	7.20	0.30	0.30
00405	CURR PROVIDED STRAP	16.30	195.60	0.275	0.2964
00406	CURR PROVIDED BRANCH	16.25	195.00	0.1671	0.1868
00420	DEBIT- CHECK PAID	1,328.56	15,942.72	0.08	0.08
00423	CHECKS PAID	5,361.63	64,339.56	0.3296	0.2621
00425	DEP TICKETS	30.00	360.00	3.00	3.00
00426	DEP CORRECTION	5.72	68.64	0.22	0.22
00432	NIGHT BAG DISP PURCHASE	215.00	2,580.00	55.00	53.75
00434	DEP. RECON MAINT	208.23	2,498.70	10.041	0.0625
00437	DEP. RECON ITEMS	16.52	198.24	2.36	2.36
00465	FDIC CHARGE				

These costs reflect the total charges incurred for ALL banks client is associated.

Fig. 8

SUPER-CON STORES
10/31/1999

Deposit Ticket

Sorted By Break Even Deposit

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Bank	Bank	Unit	BAI	Unit	Cost	BAI	Other	Recon	Dep	Recon	Dep	Reorder	Dep	Night	Unit	Night
1	211 COMMERCIAL	123	1.25	153.75	0	0	0	124	0.61	75.46	65.00	0	0.00	0	2.00	Bags
2	484 APPLE BANK	6	0.50	3.00	0.00	0	0	0	0.00	0.00	0.00	0	0.00	4	2.00	0.00
3	024 WESTERN	3997	0.5076	2028.70	5020	0.2321	1165.36	423	0.26	108.42	100.00	0	0.00	978	2.90	2838.72
4	493 NCP BANK	933	0.50	466.50	887	0.2086	185.10	749	0.12	87.40	50.00	0	0.00	234	2.00	468.00
5	567 SOUTHERN UNION	28	0.25	7.00	0.00	0	0	0	0.00	0.00	0.00	0	0.00	6	3.50	21.00
6	013 EASTERN SAVINGS	176	0.40	70.40	181	0.3408	61.70	0	0.00	0.00	0.00	0	0.00	0	0.00	0.00
7	858 KEY UNION BANK	5254	0.05	262.70	11470	0.1261	1446.70	2039	0.05	101.95	0.00	0	0.00	823	2.00	1646.00
8	857 KEY TRUST	177	0.60	106.20	0	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00	0.00
9	182 BANK WITH U.S.	2496	0.30	748.80	6988	0.1042	728.83	0	0.00	0.00	0.00	0	0.00	3	10.00	0.00
10	849 NORTHERN TRUST	34	0.25	8.50	0	0	0.00	0	0.00	0.00	0.00	0	0.00	1	0.00	0.00
11	855 TRISTAR BANK	718	0.35	251.30	0	0	0.00	0	50.00	50.00	0.00	0	0.00	0	0.00	0.00
12	856 SKY TRUST	30	0.35	10.50	0	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00	0.00
13	106 UNITED NATIONS	29	0.35	10.15	0	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00	0.00
14	242 THE BANK OF	6166	0.20	1233.20	6233	0.1095	683.10	683.1	0	0.00	0.00	0	0.00	0	0.00	0.00
15	050 THE BANK OF	147	0.30	44.10	0	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00	0.00
16	852 SOUTHERN BANK	22	0.30	6.60	0	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00	0.00
17	741 NORTHERN TRUST	58	0.25	14.50	0	0	0.00	0	0.00	0.00	0.00	0	0.00	20	0.00	0.00
18	853 MIDWESTERN	71	0.24	17.04	0	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00	0.00
19	251 MIDWESTERN BANK	89	0.15	13.35	0	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00	0.00
20	851 NATIONAL BANK	28	0.08	2.24	0	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00	0.00
21	854 NEBRASKA TRUST	31	0.00	0.00	0	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00	0.00
22	850 BANK OF ENGLAND	20644	0.00	0.00	0	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00	0.00
Annual Totals:		247728		65,502	30779		4270.79	4392.7	3336	423.23	215.00	0	0.00	2069		4991.72
				369348		51,249		52713.	40,032	5078.70	2580.00	0	0.00	24828		59,901

Fig. 9 (part 1)

SUPER-CON STORES
10/31/1999

Deposit Ticket

Sorted By Break Even Deposit

Bank	Bank	Total	Unit	Annual	Break Even	5.00% Return	Potential Daily					
1	211 COMMERCIAL	229.21	1.86	680.16	13603.22	10000	5000	2500	1000			
2	484 APPLE BANK	11.00	1.83	669.17	13383.33	0.49	1.18	1.52	1.73			
3	024 WESTERN	6141.20	1.54	560.81	11216.10	0.46	1.15	1.49	1.70			
4	493 NCP BANK	1207.00	1.29	472.19	9443.84	0.17	0.85	1.19	1.40			
5	567 SOUTHERN UNION	28.00	1.00	365.00	7300.00	-0.08	0.61	0.95	1.16			
6	013 EASTERN SAVINGS	132.10	0.75	273.96	5476.15	-0.37	0.32	0.66	0.86			
7	858 KEY UNION BANK	3457.35	0.66	240.19	4803.70	-0.62	0.07	0.41	0.52			
8	857 KEY TRUST	106.20	0.60	219.00	4380.00	-0.71	-0.03	0.32	0.46			
9	182 BANK WITH U.S.	1477.63	0.59	216.08	4321.59	-0.77	-0.08	0.26	0.46			
10	849 NORTHERN TRUST	18.50	0.54	198.60	3972.06	-0.78	-0.09	0.25	0.46			
11	855 TRISTAR BANK	301.30	0.42	153.17	3063.36	-0.83	-0.14	0.20	0.41			
12	856 SKY TRUST	10.50	0.35	127.75	2555.00	-0.95	-0.27	0.08	0.28			
13	106 UNITED NATIONS	10.15	0.35	127.75	2555.00	-1.02	-0.33	0.01	0.21			
14	242 THE BANK OF	1916.30	0.31	113.44	2268.73	-1.06	-0.37	-0.03	0.17			
15	050 THE BANK OF	44.10	0.30	109.50	2190.00	-1.07	-0.38	-0.04	0.16			
16	852 SOUTHERN BANK	6.60	0.30	109.50	2190.00	-1.07	-0.38	-0.04	0.16			
17	741 NORTHERN TRUST	14.50	0.25	91.25	1825.00	-1.12	-0.43	-0.09	0.11			
18	853 MIDWESTERN	17.04	0.24	87.60	1752.00	-1.13	-0.44	-0.10	0.10			
19	251 MIDWESTERN BANK	13.35	0.15	54.75	1095.00	-1.22	-0.53	-0.19	0.01			
20	851 NATIONAL BANK	2.24	0.08	29.20	584.00	-1.29	-0.60	-0.26	-0.06			
21	854 NEBRASKA TRUST	0.00	0.00	0.00	0.00	-1.37	-0.68	-0.34	-0.14			
22	850 BANK OF ENGLAND	0.00	0.00	0.00	0.00	-1.37	-0.68	-0.34	-0.14			
Annual Totals:		15144.27		0.00	0.00							
Annual Totals:		181,731										

9b

9e

9c

9d

Potential monies
lost daily if Break
Even deposit is
not met.

Fig. 9 (part 2)

SUPER-CON STORES
10/31/1999

Cash Activity Costs

10a

Bank	Bank	#	Cash Dep	Cost	Total	Cash Dep	Cost	Total	Cash Dep	Cost	Total	Other Cash	Cost	Total	Store	Avg	Cash	Order	Rolled	Box
Stores																Cash	Coin			
1	013	EASTERN SAVINGS	6	481,456	0.70	337.02	0	0.00	0.00	0	0.00	0	0.00	0.00	80243	0.00	0.00	0.00	0.00	0.00
2	024	WESTERN SAVINGS	82	9,839,700	0.45	4454.03	0	0.00	0.00	0	0.00	1	130.9	130.96	119996	0.00	0.00	0.00	0.00	0.00
3	050	THE BANK OF	4	417,000	1.25	521.25	0	0.00	0.00	0	0.00	0	0.00	0.00	104250	0.00	0.00	0.00	0.00	0.00
4	106	UNITED NATIONS	1	125,700	1.50	188.55	0	0.00	0.00	0	0.00	0	0.00	0.00	125700	0.00	0.00	0.00	0.00	0.00
5	182	BANK WITH U.S.	60	7,442,288	0.60	4465.37	0	0.00	0.00	0	0.00	0	0.00	0.00	124038	0.00	471.35	0.00	0.00	0.00
6	211	COMMERCIAL BANK	3	177,070	1.00	177.07	0	0.00	0.00	0	0.00	45	2.00	90.00	59023	0.00	0.00	0.00	0.00	0.00
7	242	THE BANK OF	130	13,126,000	0.41	5418.95	0	0.00	0.00	0	0.00	0	0.00	0.00	100969	0.00	382.55	0.00	0.00	0.00
8	251	MIDWESTERN BANK	2	0	0.00	0.00	0	0.00	0.00	0	0.00	11	15.00	165.00	0	0.00	55.84	0.00	0.00	0.00
9	484	APPLE BANK	1	86,821	1.00	86.82	0	0.00	0.00	0	0.00	0	0.00	0.00	86821	0.00	0.00	0.00	0.00	0.00
10	493	NCP BANK	36	2,835,830	1.00	2835.83	0	0.00	0.00	0	0.00	0	0.00	0.00	78773	0.00	176.20	0.00	0.00	0.00
11	567	SOUTHERN UNION	1	0	0.00	0.00	59	0.30	17.70	0	0.00	0	0.00	0.00	0	0.00	4.00	0.00	0.00	0.00
12	741	NORTHERN TRUST	2	230,000	1.00	230.00	0	0.00	0.00	0	0.00	0	0.00	0.00	115000	0.00	0.60	0.00	0.00	0.00
13	849	NORTHERN TRUST	1	0	0.00	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	0	0.00	12.70	0.00	0.00	0.00
14	850	BANK OF ENGLAND	1	0	0.00	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
15	851	NATIONAL BANK	1	0	0.00	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
16	852	SOUTHERN BANK	1	0	0.00	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
17	853	MIDWESTERN TRUST	1	0	0.00	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
18	854	NEBRASKA TRUST	1	0	0.00	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	0	0.00	12.93	0.00	0.00	0.00
19	855	TRISTAR BANK	17	0	0.00	0.00	0	0.00	0.00	0	0.00	1	748.1	748.10	0	0.00	16.60	0.00	0.00	0.00
20	856	SKY TRUST	1	0	0.00	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
21	857	KEY TRUST	5	0	0.00	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
22	858	KEY UNION BANK	135	3,391,977	0.00	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	25126	0.00	0.00	0.00	0.00	0.00
Total # of Stores:			492	38,153,842		18714.89	59	17.70	0	0.00	0.00	58	0.00	1134.06		0.60	1132.17		0.00	0.00
Annual Totals:				457,846,104		224578.72		212.40	0	0.00	0.00	696		13608.72		7.20	13586.06			
Total Cash:				19,866.65													1,132.77			
Annual Totals:				238,399.84													13,593.26			

10c

Fig. 10

SUPER-CON STORES
10/31/1999

Banking Activity (Transactions)

Bank	Bank	City	State	# Stores	Deposit	BAI Detail	Dep	Dep Errors	Checks	Cash	Night	Cash Ord	Rolled	Box	Return	Return Checks	Return Check	NSF
1 013	EASTERN SAVINGS	CLEVELAND	OH	6	176	181	0	0	176	481456	0	0	0	0	2	5	0	0
2 024	WESTERN SAVINGS	CLEVELAND	OH	82	3997	5020	423	2	7599	9839700	978	0	0	0	38	47	0	2
3 050	THE BANK OF	NASHVILLE	TN	4	147	0	0	0	341	417000	0	0	0	0	2	2	0	1
4 106	UNITED NATIONS	ATLANTA	GA	1	29	0	0	0	3	125700	0	0	0	0	0	1	0	0
5 182	BANK WITH U.S.	CINCINNATI	OH	60	2496	6988	0	0	6438	7442288	3	0	0	0	39	34	0	0
6 211	COMMERCIAL BANK	DETROIT	MI	3	123	0	124	1	25	177070	0	0	0	0	0	0	0	0
7 242	THE BANK OF	CLEVELAND	OH	130	6166	6233	0	0	9419	13126000	0	0	0	0	57	47	0	3
8 251	MIDWESTERN BANK	YOUNGSTOWN	OH	2	89	0	0	0	11	0	0	0	0	0	0	0	0	0
9 484	APPLE BANK	ERIE	PA	1	6	0	0	0	80	86821	4	0	0	0	1	0	0	0
10 493	NCP BANK	LOUISVILLE	KY	36	933	887	749	1	745	2835830	234	0	0	0	3	0	0	2
11 567	SOUTHERN UNION	MEMPHIS	TN	1	28	0	0	0	84	0	6	0	0	0	0	0	0	0
12 741	NORTHERN TRUST	KNOXVILLE	TN	2	58	0	0	0	101	230000	20	0	0	0	0	1	0	1
13 849	NORTHERN TRUST	CAMPBELLVILLE	KY	1	34	0	0	0	170	0	1	0	0	0	0	0	0	0
14 850	BANK OF ENGLAND	LONDON	KY	1	31	0	0	0	30	0	0	0	0	0	0	0	0	0
15 851	NATIONAL BANK	LOUISVILLE	KY	1	28	0	0	0	105	0	0	0	0	0	0	0	0	0
16 852	SOUTHERN BANK	LEXINGTON	KY	1	22	0	0	0	50	0	0	0	0	0	0	0	0	0
17 853	MIDWESTERN TRUST	MIDDLESBORO	KY	1	71	0	0	0	598	0	0	0	0	0	8	0	0	0
18 854	NEBRASKA TRUST	HODGENVILLE	KY	1	31	0	0	0	2941	0	0	0	0	0	20	0	0	0
19 855	TRISTAR BANK	CLEVELAND	OH	17	718	0	1	0	870	0	0	0	0	0	12	1	0	0
20 856	SKY TRUST	AKRON	OH	1	30	0	0	0	5	0	0	0	0	0	0	0	0	0
21 857	KEY TRUST	EAST LIVERPOOL	OH	5	177	0	0	0	0	0	0	0	0	0	0	0	0	0
22 858	KEY UNION BANK	CLEVELAND	OH	135	5254	11470	2039	0	3008	3391977	823	0	0	0	66	33	0	0
				492	20644	30779	3336	4	32,799	38,153,842	2069	2	20649	0	251	171	0	9
Annual					247728	369348	40032	48	393,588	457,846,104	24828	24	247788	0	3012	2052	0	108

Fig. 11

Analysis By Unit Price (Excerpt)

Service Code	Bank	Customer	Activity	Unit Price	Amount	Analysis
00211	CHK ENCODING CHARGE					
106	UNITED NATIONS BANK ATLANTA	GA 057				
		Detail records: 1				
			Weighted Avg:	2 0.015 0.015		10/31/1999
00249	CHKS UNENC MIXED					
854	NEBRASKA TRUST	HODGENVILL KY 057		2921 0.024	70.10	10/31/1999
182	BANK WITH U.S.	CINCINNATI OH 057		6287 0.06	377.22	10/31/1999
855	TRISTAR BANK	CLEVELAND OH 057		857 0.06	51.42	10/31/1999
242	THE BANK OF	CLEVELAND OH 057		1434 0.07	100.38	10/31/1999
856	SKY TRUST	AKRON OH 057		5 0.10	0.50	10/31/1999
858	KEY UNION BANK	CLEVELAND OH 057		299 0.11	32.89	10/31/1999
013	EASTERN SAVINGS CO. CLEVELAND	OH 057		169 0.12	20.28	10/31/1999
024	WESTERN SAVINGS CO. CLEVELAND	OH 057		4651 0.125	581.38	10/31/1999
211	COMMERCIAL BANK	DETROIT MI 057		24 0.125	3.00	10/31/1999
850	BANK OF ENGLAND	LONDON KY 057		28 0.50	14.00	10/31/1999
		Detail records: 10		Avg: 0.1294	1,251.17	
			Weighted Avg:	0.075		
00250	CHKS UNENC IN DIST					
850	BANK OF ENGLAND	LONDON KY 057		1 0.0605	0.06	10/31/1999
851	NATIONAL BANK	LOUISVILLE KY 057		79 0.07	5.53	10/31/1999
852	SOUTHERN BANK	LEXINGTON KY 057		14 0.08	1.12	10/31/1999
403	NCP BANK	LOUISVILLE KY 057		49 0.0885	4.34	10/31/1999
242	THE BANK OF	CLEVELAND OH 057		835 0.09	75.15	10/31/1999
741	NORTHERN TRUST	KNOXVILLE TN 057		62 0.09	5.58	10/31/1999
251	MIDWESTERN BANK ON YOUNGSTO	OH 057		11 0.10	1.10	10/31/1999
484	APPLE BANK	ERIE PA 057		65 0.10	6.50	10/31/1999
050	THE BANK OF	NASHVILLE TN 057		237 0.10	23.70	10/31/1999
741	NORTHERN TRUST	KNOXVILLE TN 057		14 0.12	1.68	10/31/1999
		Detail records: 10		Avg: 0.0899	124.76	
			Weighted Avg:	0.0913		
00251	CHKS UNENC LOCAL					
849	NORTHERN TRUST	CAMPBELLS KY 057		101 0.06	6.06	10/31/1999
493	NCP BANK	LOUISVILLE KY 057		173 0.0775	13.41	10/31/1999
567	SOUTHERN UNION	MEMPHIS TN 057		7 0.08	0.56	10/31/1999
242	THE BANK OF	CLEVELAND OH 057		22 0.085	1.87	10/31/1999
050	THE BANK OF	NASHVILLE TN 057		2 0.09	0.18	10/31/1999
024	WESTERN SAVINGS CO. CLEVELAND	OH 057		74 0.125	9.25	10/31/1999
		Detail records: 6		Avg: 0.0863	31.33	
			Weighted Avg:	0.0827		

This example shows every bank that this client incurred a 'CHKS UNENC MIXED' charge.

Fig. 12

Working Sheet Report for One Bank
EASTERN SAVINGS
CLEVELAND, OH
Bank Code: 013

#	Description	Costs		Recommended		Savings	Comments
		October Volume	Unit	Monthly	Unit	Monthly	
1	MAINTENANCE FEE	1	20.00	20.00	20.00		
2	DEPOSITED PROCESSED	176	0.40	70.40	0.40		
3	ACCOUNT ANALYSIS-MANUAL	1	5.00	5.00	5.00		
4	DEPOSIT ADJUSTMENT PROC	1	3.00	3.00	3.00		
5	ENCODED CHECKS DEPOSITED	15	0.05	0.75	0.05		
6	DEPOSITED ITEMS	169	0.12	20.28	0.12		
7	CLEARING SURCHARGE-FEE	19	0.145	2.76	0.145		
8	RET ITEM PROC-REGULAR	2	8.00	16.00	8.00	8.00	
9	RET ITEM PROC-REGULAR ITEM	5	1.50	22.50	1.50		
10	BRANCH DEP COIN & CURR-BUNDLED	481456	0.70	337.02	0.70		
11	DEP RECON MAINT	1	50.00	50.00	50.00		
12	DEP RECON PROC	180	0.065	11.70	0.065		
13	DEP RECON RPTS-MAN-EXTRA COPY	1	5.00	5.00	5.00		
14	ACH RECEIVED-DEBIT	24	0.22	5.28	0.22		
Annual Projections:				569.68		561.68	8.00
Actual unit cost currently paid by client				6836.21		6740.21	96.00
Recommended unit cost							
Potential Savings							

Fig. 13

SUPER-CON STORES
10/31/1999

Projected Savings

Bank	Bank Name	Annual Service	Projected Savings
1	242 THE BANK OF CLEVELAND	206,033.76	6,358.74
2	024 WESTERN SAVINGS CO.	180,422.05	51,651.67
3	858 KEY UNION BANK	102,676.32	-38,289.92
4	182 BANK WITH U.S.	88,168.23	12,284.51
5	493 NCP BANK	55,515.79	16,181.17
6	855 TRISTAR BANK	14,617.68	0.00
7	050 THE BANK OF NASHVILLE	7,957.86	1,751.40
8	013 EASTERN SAVINGS CO.	6,836.21	96.00
9	211 COMMERCIAL BANK	5,401.26	581.48
10	741 NORTHERN TRUST BANK	3,916.32	0.00
11	251 MIDWESTERN BANK ONE	3,070.70	1,440.00
12	106 UNITED NATIONS BANK	2,551.20	754.20
13	854 NEBRASKA TRUST	2,209.61	0.00
14	484 APPLE BANK	1,509.25	0.00
15	857 KEY TRUST	1,418.40	0.00
16	853 MIDWESTERN TRUST CO	1,293.36	0.00
17	567 SOUTHERN UNION BANK	857.16	0.00
18	849 NORTHERN TRUST BANK KY	594.00	0.00
19	856 SKY TRUST	512.88	0.00
20	850 BANK OF ENGLAND	321.40	0.00
21	852 SOUTHERN BANK	233.28	0.00
22	851 NATIONAL BANK	193.32	0.00
Annual Totals:		686,310.05	52,809.25

Potential savings at each bank.

7.69%

Annual projection

\$686,310.05

The Bottom Line
You must generate \$13,726,200.99 in sales to cover your annual service charges of:
To add \$52,809.25 to your bottom line would require \$1,056,185.01 in sales.

Number based on average net profit percentage issued by client's financial statements.

Fig. 14

Service Code Master File

Service Code	00425	By Code
Service Description	DEP TICKETS	By Desc
Per	1	
TMA Code (1993)	00020000	
TMA Code (1997)		

Record: 231 of 408

Fig. 16

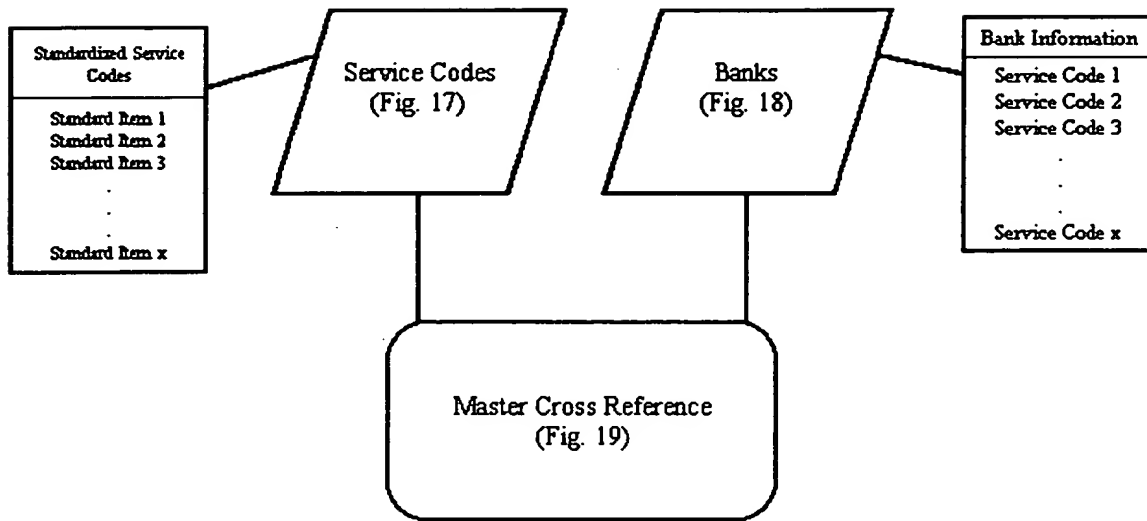


Fig. 15

Service Codes

Field	FieldType	Length
FEDServiceCode	Numeric	6
FEDServiceDescription	Text	50
FEDCategoryCode	Numeric	6

The Category code indicates which category this service charge falls into.

Fig. 17

Banks

Field	FieldType	Length
BankCode	Numeric	6
BankName	Text	50

Fig. 18

BankServ

Field	FieldType	Length
BankCode	Numeric	6
FEDServiceCode	Numeric	6
BankDescription	Text	50

Relationship: Banks (1) → BankServ (many)

Fig. 19

Cross Reference
Table

Banks

Bank Code: Date Entered:

Bank Name:

City/State:

Bank Terminology: ☐ Standard Terminology: ☐

Bank/Service Code XRef

Service	Bank Description	Service Description
00973	DEP RECON PROC	BAI DETAIL
00974	DEP RECON MAINT	BAI MAINTENANCE
02000	BUSINESS WEB BANK FEE	BAL INFO 1
02001	DEP RECON RPTS-N/MAN-EX COPY	BAL INFO 2
00744	INFO RPTG-TERM-BUNDLED	BAL REP-ONE TOTAL
00249	DEPOSITED ITEMS	CHKS UNENC MIXED
00340	BRANCH DEP COIN & CURR-BUNDLED	CURR DEP STANDARD
00426	DEPOSIT ADJUSTMENT PROC	DEP CORRECTION
00425	DEPOSITED PROCESSED	DEP TICKETS
00434	DEP RECON MAINT	DEP. RECON MAINT
00438	INFO DLVRY-POSTAGE	DEP. RECON POSTAGE
00426	DEP RECON RPTS TRANS	DEP. RECON REPORTS

Record: of 26

Record: of 768

Fig. 20 A

Banks

Bank Code: Date Entered:

Bank Name:

City/State:

Bank Terminology: ☐ Standard Terminology: ☐

Bank/Service Code XRef

Service	Bank Description	ServiceDescription
00620	ACCOUNT MAINTENANCE	ACCOUNT MAINTENANCE
00621	ACH ORIGINATED -PER ADDENDA REC	ACH ADDENDA REC
00420	DEBIT POSTED	DEBIT- CHECK PAID
00426	DEPOSIT ERROR CORRECTION - CHECK	DEP CORRECTION
00372	DEPOSIT ERROR CORRECTION	DEP CORRECTION CASH
00425	CREDIT POSTED	DEP TICKETS
00437	DEPOSIT RECON PER CREDIT PREMIUM	DEP. RECON ITEMS
00434	DEPOSIT RECONCILEMENT	DEP. RECON MAINT
00973	RECON	BAI DETAIL
00963	EDI RECEIPT HARDCOPY PER ADVICE	E D I TRANSMISSION
00964	EDI RECEIPT HARDCOPY PER INVOICE	E D I TRANSMISSION ITEMS
00160	WIRE PAY NOTIFICATION W/O ADVICE	PAY CHARGE

Record: of 57

Record: of 788

Fig. 20 B

Clients

Name	Type	Size
CustomerNo	Text	5
CustomerName	Text	50
Address1	Text	35
Address2	Text	35
City	Text	20
State	Text	2
Zip	Text	10
Phone	Text	10
DateEntered	Date/Time	8
PerCentReturn	Double	8
Comments	Text	50
PDL1	Double	8
PDL2	Double	8
PDL3	Double	8
PDL4	Double	8
CompanyLogo	Hyperlink	-

Fig. 21

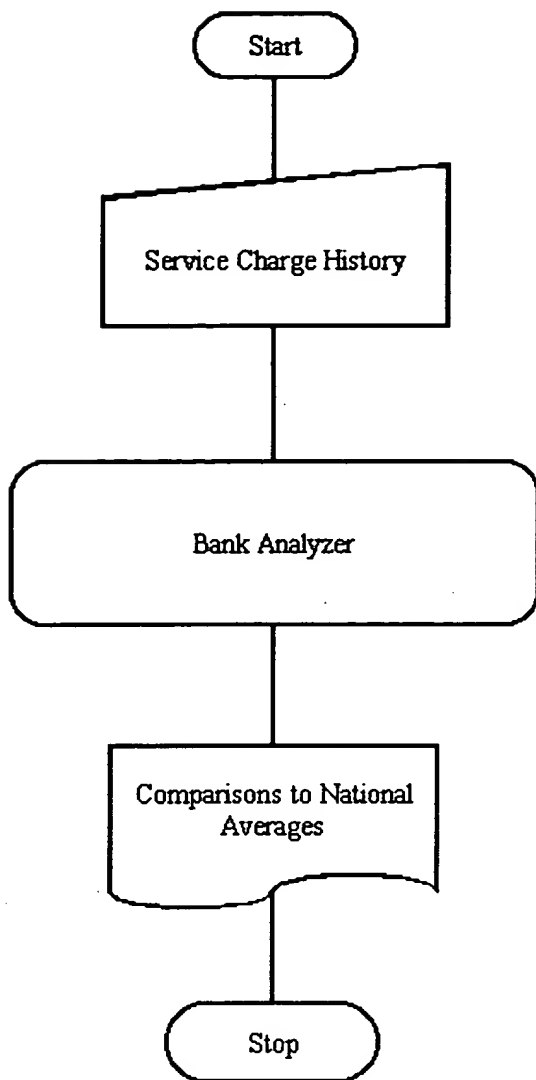


Fig. 22

Bank Service Charge History		
Field	FieldType	Length
BankCode	Numeric	6
FEDServiceCode	Numeric	6
BankDescription	Text	50
BankCharge	Numeric	8
ChargeDate	Date/Time	

Fig. 23

AnalysisHdr

Name	Type	Size
CustomerNo	Text	5
BankCode	Text	10
RevDate	Date/Time	8
AvgBal	Double	8
AvgFloat	Double	8
FedPct	Double	8
ECRate	Double	8
AvgDlyNeg	Double	8
AnalysisNo	Long Integer	4
NumberOfStores	Long Integer	4
NegCollectedRate	Double	8
DateEntered	Date/Time	8

Fig. 24

AnalysisDtl

Name	Type	Size
CustomerNo	Text	5
BankCode	Text	10
RevDate	Date/Time	8
ServiceCode	Text	6
Activity	Double	8
UnitPrice	Double	8
SeqNo	Long Integer	4
RecCharge	Double	8
Comments	Text	30
ConCharge	Double	8
RecDate	Date/Time	8
ConDate	Date/Time	8

Fig. 25

Earnings Credit Analysis

Interest Rates

T-Bill:	5.03%	<input type="checkbox"/> Show Negative Collected
Fed Funds:	5.50%	
Interest:	8.00%	
Prime:	7.75%	

OK Cancel

Fig. 26

Earnings Credit Analysis

Interest Rates

T-Bill:	5.03%	<input checked="" type="checkbox"/> Show Negative Collected
Fed Funds:	5.50%	
Interest:	8.00%	
Prime:	7.75%	

OK Cancel

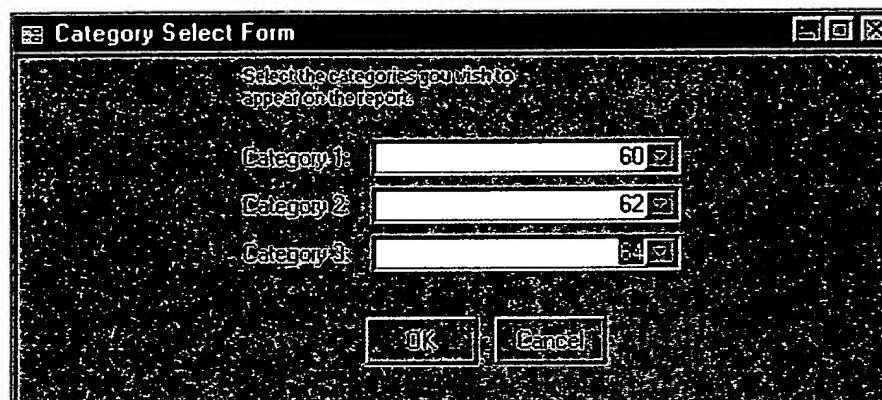
Fig. 27

Category

Field	FieldType	Length
FEDCategoryCode	Numeric	6
FEDCategoryDescription	Text	50

Category → ServiceCodes is a one-to-many relationship.
The Category code indicates which category this service charge falls into.

Fig. 28



A screenshot of a 'Category Select Form' dialog box. The title bar reads 'Category Select Form'. Inside the dialog, there is a text label 'Select the categories you wish to appear on the report:'. Below this label are three input fields, each preceded by a label: 'Category 1:', 'Category 2:', and 'Category 3:'. The first two fields contain the numbers '60' and '62' respectively, and each has a small dropdown arrow icon to its right. The third field is empty and also has a dropdown arrow icon. At the bottom of the dialog are two buttons: 'OK' and 'Cancel'.

Fig. 29

AnalysisRpt Select : Form

Banks

ADVANTAGE BANK	KENOSHA	WI	628
ALBANY SAVINGS BANK	ALBANY	NY	243
ALANT BANK	ALEXANDER	AL	552
ALLFIRST HARRISBURG	HARRISBURG	PA	132
ALLFIRST MARYLAND	BALTIMORE	MD	041

☒ All Banks

Service Codes

00001	MISC TRANSACTIONS
00210	CHK CLEARING SURCHARGE
00211	CHK ENCODING CHARGE
00215	CHKS ENC MIXED
00225	CHKS ENC ON US

☒ All Service Codes

Customers

SHERWIN-WILLIAMS CO.	049
SPENCERS GIFTS	026
TAJ MAHAL	030
TOYS R US	36A

☐ All Customers
☐ Show Customer Names
Highlight:
1 Customers selected.

☒ Summary Info

Start Date: From:
End Date: To:

Fig. 30

Excerpt from FED Categories table.

CategoryCod	Description	Color
47	47 BAL REPORTING COSTS	
58	58 - OTHER RETURNS	Blue
59	59 RETURN CHECK COSTS	Green
60	60 - NIGHT BAGS	
61	Cash Order Cost	
62	Rolled Coin	
63	Boxed Coin	
64	Return Checks	

Select the proper category from the CATEGORIES table.

Fig. 31

Excerpt from ServiceCategories table:

ServiceCode	CategoryCode
00279	59
00281	59
00282	59
00283	59
00284	59
02500	59
02501	59
02502	59
00432	60
00439	60
00441	60
00545	60
00550	60
00555	60
00556	60
03001	60
03002	60
00405	61
00305	62
00306	62
00295	63
00265	64

Select all service codes which fall into this category. In this example, Night Bags.

Fig. 32

Working Sheet
Report Options

Analysis #: 2233
EASTERN SAVINGS CO.
CLEVELAND, OH
Quick Print

057 SUPER-CON STORES
Hudson, OH
Bank No: 013
RevDate: 0/31/1999

Operator of Bank Analyzer
recommended charges here, from
which monthly savings are derived.

ServiceC	ServiceDescription	Activity	UnitPrice	Monthly Cost	RecCharge	MonthSavings	Comments
00620	ACCOUNT MAINTENANCE	1	20.00	20.00	20.00	0.00	
00425	DEP TICKETS	176	0.40	70.40	0.40	0.00	
00670	ANALYSIS REPORT	1	5.00	5.00	5.00	0.00	
00426	DEP CORRECTION	1	3.00	3.00	3.00	0.00	
01003	MISCELLANEOUS 4	15	0.05	0.75	0.05	0.00	
00249	CHKS UNENC MIXED	169	0.12	20.28	0.12	0.00	
01000	MISCELLANEOUS 1	19	0.145	2.76	0.145	0.00	
00265	RETURN ITEM	2	8.00	16.00	4.00	8.00	
00270	RETURN ITEM REDEPOSITED	5	4.50	22.50	4.50	0.00	
00340	CURR DEP STANDARD	481456	0.70	337.02	0.70	0.00	
00974	BAJ MAINTENANCE	1	50.00	50.00	50.00	0.00	
00973	BAJ DETAIL	180	0.065	11.70	0.065	0.00	

Record: 14 of 1 (Filtered)

Fig. 33